

Old Age, Disability, Death

First laws: 1970 (provident fund).
Current law: 1986 (social insurance).
Type of program: Social insurance system.
Exchange rate: U.S.\$1.00 equals 2.70 East Caribbean (E.C.) dollars.

Coverage

Employed persons aged 16-59.
Self-employed are to be covered at a later date.

Source of Funds

Insured person: 2.5% of earnings.
Employer: 3% of payroll.
Government: None.
Maximum earnings for contribution purposes: E.C. \$1,670 a month (E.C.\$2,600 effective April, 1995.)

Qualifying Conditions

Old-age benefit: Age 60, and 500 weeks of contribution (150 for transitional benefit).
Old age grant: 50 weeks of contribution.
Disability pension: Under age 60; 150 weeks of contribution, and disabled.
Survivor pension: 150 weeks of contribution paid by deceased.
Survivor or funeral grants: Worker eligible for one of the above benefits.

Old-Age Benefits

Old-age benefit: 30% of average annual earnings, increased if over 500 weeks of contribution.
Minimum benefit: E.C.\$ 40 per week.
Maximum benefit: 60% of average annual earnings.
Old age grant: 6 times average weekly wage for each 50 weeks of contributions.

Permanent Disability Benefits

Disability benefit: 30% of average earnings if 150-500 contributions; increased if over 500.
Minimum benefit: E.C.\$ 40 per week.
Maximum benefit: 60% of average annual earnings.

Survivor Benefits

Survivor pension: 75% of pension of insured, payable to surviving spouse aged 50 or over, or incapable of self-support by reason of disability, or caring for child eligible for survivors benefits. Payable for one year to pregnant widow, with benefits continuing if child is born and receiving benefits. Surviving children 25% of insured's pension for each dependent child under age 16 (18 if student). Full orphans: 50% of decedent's pension. If no other eligible survivors, dependent parents may be eligible.
Funeral grant: E.C.\$2,000, paid to person who paid the funeral expenses.

Administrative Organization

National Insurance Board, administration of program.

Sickness and Maternity

First and current law: 1986.
Type of program: Social insurance system.

Coverage

Employed persons aged 16-59.

Source of Funds

Same as pension contribution, above.

Qualifying Conditions

Cash sickness benefits: Currently employed with 26 weeks of contribution, including 8 weeks in last 13 weeks before onset of illness. Employed and 16-59 years old.
Cash maternity benefits: 30 weeks of contribution, including 20 weeks during the 30 week period immediately preceding claim. Maternity grant: Either the woman or her husband meets requirement for cash sickness benefit.

Sickness and Maternity Benefits

Sickness benefit: 65% of average earnings for the 13 weeks before illness. Payable for up to 26 weeks.
Maternity benefit: 65% of average earnings during 30 weeks prior to start of benefit. Payable for up to 13 weeks (including week of confinement plus 6 weeks before and 6 weeks after).
Maternity grant: E.C.\$200.

Administrative Organization

National Insurance Board, administration of program.

Work Injury

First law: 1939.
Current law: 1963.
Type of program: Employer liability/compulsory insurance with private carrier.
(A social insurance system has been enacted, but is not yet in effect.)

Coverage

Employed persons and apprentices, except high paid (salaried employees), casual and family labor, and police.

Source of Funds

Insured person: None.
Employer: Whole cost through direct provision of benefits or insurance premiums.
Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period (disability must last at least 3 days).

Temporary Disability Benefits

Temporary disability benefit: 8/9ths of average earnings in last 12 months, until disability ends, or for a period up to 5 years.

Permanent Disability Benefits

Permanent disability benefit: Lump sum of 54 months' earnings for an adult, 108 months' earnings for a child (under age 17).

Partial disability benefit: Percentage of permanent disability benefit proportional to disability. Lump sum reduced by amount of temporary benefits paid after the 6th month, up to 50% of the total benefit.

Workers' Medical Benefits

Medical benefits: Medical, surgical, and hospital treatment, medicines, appliances, and transportation.

Survivor Benefits

Survivor benefit: Lump sum of 42 months' earnings, payable to dependent family members including spouse, children, grandchildren, parents, grandparents, and dependent non-family members (under certain conditions).

Burial grant: If no dependents, a lump sum equal to cost of burial. Maximum, E.C.\$100.

Administrative Organization

Ministry of Communications, Works, and Labor, general supervision through the Department of Labor.

Agreement on amount of compensation between employer and employee supervised by a Commissioner for Workmen's

Compensation. Commissioner determines distribution and form of payment of lump sums.

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